TRICARE

DEERS VERIFICATION

- All beneficiaries must be enrolled in DEERS
- DEERS must be updated whenever changes in patient/sponsor status occurs, such as retirement or Medicare-eligibility
- CHCS registration also necessary

COMPOSITE HEALTH CARE SYSTEM (CHCS)

- Computerized appointment system
- Similar to DEERS verification of status/benefits
- Creates patient medical records
- Lab and x-ray results available for review
- To be used throughout CONUS

TRICARE SERVICE CENTER (TSC)

- A TSC is at every base.
- First Floor, Room 1E50
- No appointment necessary
- Hours of Operation: M-F 0730 -1615

1-800-444-5445

TRICARE South

- Encompasses ten states-AL, AR, FL, GA, LA, MS, OK, SC, TN and most of TX
- Wilford Hall is Lead Agent
- Humana Military Healthcare Services is Contractor

TRICARE PROGRAM OPTIONS

- STANDARD - Regular CHAMPUS option
- EXTRA - CHAMPUS option (PPO)
- PRIME - HMO option

ACTIVE DUTY AND TRICARE

- All Active Duty enrolled in Prime through CHCS
- Active Duty Prime is not the same as the Prime program for family members and retirees - All care is still provided at an MTF unless otherwise authorized. Active Duty cannot enroll with a civilian Primary Care Manager.

TRICARE STANDARD

- Not insurance, a cost-sharing program
- Congress establishes policy
- Only pay when you use it
- Works well with other insurance
- Must know benefits, easy to use

** Patient is space-available at the military hospitals.

TRICARE STANDARD BENEFITS

- Most anything medically necessary
- Pays for doctors, ambulances, hospitals, pharmacies, equipment, etc.
- DOES NOT PAY for cosmetic, investigational, experimental, custodial

  care

ADVANTAGES WITH TRICARE STANDARD

- Greatest freedom of choice of providers
- Can be used interchangeably with TRICARE Extra
- No enrollment fees
- Good option for those who travel or have other insurance

NONAVAILABILITY STATEMENTS

- Required for Non-Emergency Inpatient Mental Health Services
- No longer needed for TRICARE Standard
- DOES NOT RELIEVE PATIENT OF PAYMENT RESPONSIBILITY

TRICARE EXTRA

- Preferred Provider Option (PPO)
- Same TRICARE Standard benefits and deductibles
- Use network provider listing to get discounts
- Do not need permission to seek care unless requiring a Nonavailability Statement for Non-Emergency Inpatient Mental Health Services

ADVANTAGES WITH EXTRA

- No enrollment fees
- Network providers ALL accept assignment and file claims
- Reduced cost-shares
- Can be used interchangeably with TRICARE Standard

** Patient is space-available at the military hospitals.

TRICARE PRIME

- Military's managed care plan - Health Maintenance Organization (HMO)
- Enrollment period of 12 months
- Enrollment fees for retirees - $230 individual, $460 family

- NO COSTS FOR ACTIVE DUTY FAMILIES

(as long as care is authorized in civilian sector)

- Assigned to a Primary Care Manager who oversees patient's care

ADVANTAGES OF PRIME

- Managed Care
- Higher priority in military system
- Greatest access/availability to care
- Costs are greatly reduced compared to same care using TRICARE Standard
- No claims to file
- Some enhanced benefits

PRIME ACCESS STANDARDS

- 24 hour access to PCM for acute care
- One week access for routine care
- Four week access for specialty and well check ups

WHAT IS A PRIMARY CARE MANAGER (PCM)?

- A provider who is the patient's first stop in accessing care
- Responsible for specialty referrals
- Maintains continuity of care
- Must give approval for any care outside the PCM
- Can be with a civilian provider or military base

CARE AWAY FROM THE PCM

- Must call toll free number on PRIME card for authorization, if not able to get to PCM
- EMERGENCY CARE does not require preauthorization
- Will use Point of Service Option if authorization not received

POINT OF SERVICE OPTION

- Gives beneficiary option of using any provider outside of PCM
- Designed to discourage care outside of PCM if possible
- COSTS INVOLVED - $300/ded per indiv and 50% of care

BCAC/DCAO

- Beneficiary Counseling and Assistance Coordinator (BCAC) – help with all TRICARE, health benefit issues
- Debt Collection Assistance Officer (DCAO) – helps with claims issues not resolved through the TRICARE Service Center
- Call 292-7848 or 292-2667 for assistance